

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF \_\_\_\_\_

In re Alexander Fighera

Case No. 17-20755-MBK  
Reporting Period: 12/1/18 - 12/31/18

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.  
Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.  
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Document Submitted	Document Submitted
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-i (CONT)	✓ Bank Rec.
Copies of bank statements		✓ Statements
Cash disbursements journals		✓ GL
Statement of Operations		✓ PL
Balance Sheet		✓ BS
Status of Postpetition Taxes		
Copies of IRS Form 6123 or payment receipt		
Copies of tax returns filed during reporting period		
Summary of Unpaid Postpetition Debts		
Listing of aged accounts payable		
Accounts Receivable Reconciliation and Aging		
Debtor Questionnaire		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

X Alexander Fighera  
Signature of Debtor

Date

1/19/19

Signature of Joint Debtor

Date

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)  
(9/99)

In re: Alex Figliolia  
Debtor

Case No. 17-20755-MBK  
Reporting Period 12/1/18-12/31/18

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**  
(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

Cash - Beginning of Month	18,143.09	171,256.02
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support	2,254.20	416,123.40
Social Security and Pension Income		
Sale of Assets	14,500.00	335,753.50
Other Income (attach schedule) <u>COMMISSIONS</u>	10,754.20	381,876.90
<b>Total Receipts</b>		103,433.08
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments	4816.45	89,261.60
Utilities	784.34	105,034.31
Insurance		
Auto Expense		
Lease Payments		
IRA Contributions		4,995.42
Repairs and Maintenance		
Medical Expenses	2,3102.00	52,884.31
Household Expenses		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		9446.00
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		14.25
Other (attach schedule) <u>BANK CHARGE</u>	7,4163.54	325,573.91
<b>Total Ordinary Disbursements</b>	14,000.00	41,490.53
Professional Fees		4550.00
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)	14,000.00	416,040.53
<b>Total Reorganization Items</b>		
<b>Total Disbursements (Ordinary + Reorganization)</b>	21,963.54	371,604.50
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	15,209.34	10,2162.40
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	12,933.75	181,518.42

In re Alexander K. Kofina  
Debtor

Case No. 17-20755-MBK  
Reporting Period: 12/1/18 - 12/31/18

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
Commission	14,500	335,753.50
<b>Other Taxes</b>		
Fed		9,446.00
MS		
<b>Other Ordinary Disbursements</b>		
Bank Charge	75	19.25
<b>Other Reorganization Expenses</b>		

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01/28/19

**Alex Figliolla**  
**Reconciliation Summary**  
**Direct Express Card, Period Ending 12/31/2018**

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	<u>Dec 31, 18</u>
<b>Beginning Balance</b>	<b>386.00</b>
<b>Cleared Transactions</b>	
Checks and Payments - 2 items	-2,200.75
Deposits and Credits - 1 item	2,254.20
<b>Total Cleared Transactions</b>	<u><b>53.45</b></u>
<b>Cleared Balance</b>	<u><b>439.45</b></u>
<b>Register Balance as of 12/31/2018</b>	<b>439.45</b>
<b>Ending Balance</b>	<b>439.45</b>

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01/28/19

**Alex Figliolia**  
**Reconciliation Detail**  
**Direct Express Card, Period Ending 12/31/2018**

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						386.00
Cleared Transactions						
Checks and Payments - 2 Items						
Check	12/01/2018			X	-0.75	-0.75
Check	12/14/2018	dm	TD Bank Cash With...	X	-2,200.00	-2,200.75
Total Checks and Payments					-2,200.75	-2,200.75
Deposits and Credits - 1 Item						
Deposit	12/12/2018			X	2,254.20	2,254.20
Total Deposits and Credits					2,254.20	2,254.20
Total Cleared Transactions					53.45	53.45
Cleared Balance					53.45	439.45
Register Balance as of 12/31/2018					53.45	439.45
Ending Balance					53.45	439.45

1/24/2019

Direct Express ®



ALEX J FIGLIOLIA  
Card ending: 9246

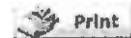
- Account Selection
- Available Balance
- Account History
- Free Alerts
- Other Services
- Deactivate Card
- Cardholder Data
- Log Out

### Account History

Select the month and year you wish to view and click the Search button. You can search the current month and the twelve prior months. Your transactions for the selected month will be listed below. Click the print button to print a paper copy of the transaction history (your PC must be connected to a printer). To view another month, click Reset and then select the new month and year.

Date: Jan 2019

### Transaction Summary



#### Summary of Fees

Prior Calendar Month	\$0.75
Calendar Year to Date	\$6.75

Date Range: December 2018

Card Number XXXXXXXXXX9246

Date Posted	Merchant/ ATM Location/ Confirmation Number	Trans.Type	Charges	Credits
12/14/2018 11:52:01	TD BANK,HOLMDEL,NJ	CASH PURCHASE	\$2,200.00	
12/12/2018 00:00:00	"	DEPOSIT FROM SSA		\$2,254.20
12/01/2018 10:27:05	"	MONTHLY PAPER STATEMENT FEE	\$0.75	
Total Charges and Credits/Deposits:			\$2,200.75	\$2,254.20

In case of errors or questions about any of your transactions, click here



[Card Fees, Features & More](#) | [ATM Locator](#) | [Privacy Policy](#) | [Security Tips](#) | [About Direct Express®](#) | [Contact Us](#)

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01/23/19

**Alex Figliolia**  
**Reconciliation Summary**  
**Amboy Bank DIP, Period Ending 12/31/2018**

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	Dec 31, 18
<b>Beginning Balance</b>	18,022.63
<b>Cleared Transactions</b>	
Checks and Payments - 11 items	-20,028.33
Deposits and Credits - 3 items	14,500.00
<b>Total Cleared Transactions</b>	-5,528.33
<b>Cleared Balance</b>	12,494.30
<b>Register Balance as of 12/31/2018</b>	12,494.30
<b>Ending Balance</b>	12,494.30

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01/23/19

**Alex Figliolia**  
**Reconciliation Detail**  
**Amboy Bank DIP, Period Ending 12/31/2018**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						<b>18,022.63</b>
<b>Cleared Transactions</b>						
<b>Checks and Payments - 11 Items</b>						
Check	11/21/2018	180	Horizon Blue Cross ...	X	-265.54	-265.54
Check	12/01/2018	181	Atkinson & Debartol ...	X	-8,000.00	-8,265.54
Check	12/01/2018	182	Chapel Hill Cleaners	X	-162.00	-8,427.54
Check	12/03/2018	dm	First Energy	X	-2,898.00	-11,325.54
Check	12/03/2018	dm	Verizon	X	-582.94	-11,908.48
Check	12/03/2018	dm	First Energy	X	-334.96	-12,243.44
Check	12/11/2018	dm	New Jersey Natural ...	X	-748.60	-12,992.04
Check	12/14/2018	dm	CMS Medicare Pay...	X	-503.40	-13,495.44
Check	12/21/2018	dm	American Water	X	-251.95	-13,747.39
Check	12/23/2018	184	Horizon Blue Cross ...	X	-280.94	-14,028.33
Check	12/24/2018	230	Atkinson & Debartol ...	X	-6,000.00	-20,028.33
<b>Total Checks and Payments</b>					<b>-20,028.33</b>	<b>-20,028.33</b>
<b>Deposits and Credits - 3 Items</b>						
Deposit	12/07/2018			X	6,000.00	6,000.00
Deposit	12/21/2018			X	6,000.00	12,000.00
Deposit	12/31/2018			X	2,500.00	14,500.00
<b>Total Deposits and Credits</b>					<b>14,500.00</b>	<b>14,500.00</b>
<b>Total Cleared Transactions</b>					<b>-5,528.33</b>	<b>-5,528.33</b>
<b>Cleared Balance</b>					<b>-5,528.33</b>	<b>12,494.30</b>
<b>Register Balance as of 12/31/2018</b>					<b>-5,528.33</b>	<b>12,494.30</b>
<b>Ending Balance</b>					<b>-5,528.33</b>	<b>12,494.30</b>



Date	Description	Amount	Date	Description	Amount
12-03	100054438609 FIRSTENERGY OPCO FE ECHECK	334.96	12-11	14141396121018 NJ NATURAL GAS EBILL	748.60
12-03	100009694421 FIRSTENERGY OPCO FE ECHECK	2,898.00	12-14	CMS MEDICARE PAYMENT 0183	503.40
12-05	6351109692 BILLMATRIX BILL PAY FEE	3.50	12-20	4437981 PAMNIUS SVC FEE SERVICE FEE	1.95
12-05	6351109691 FIS*VERIZON BILL PAY	579.44	12-21	9963354 AMERICAN-WATER UTIL-PMNT	250.00

[illegible]

180 \$265.54 12/6/2018

Aveling National Bank 0212001585  
 Per Deposit Only  
 Address & Location  
 Address: E. Cheshire  
 Address: E. Cheshire

181 \$8,000.00 12/19/2018

**TRN\_DEBIT AIOBUE 000**  
Harmony Road 0134

182	\$162.00	12/14/2018
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[illegible]

184	\$280.94	12/31/2018
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Valley National Bank (62)202143  
For Deposit Only  
Alliance & Credit  
Account:  
Allied Chemical Corp.  
P.O. Box 187  
New York, N.Y.

1962 FEB 17 AM 11

230 \$6,000.00 12/27/2018

## NAME: \_\_\_\_\_

**TYPE OF ACCOUNTS MAINTAINED AND ACCOUNT NUMBERS:**

## SPECIAL INSTRUCTIONS

Date: \_\_\_\_\_ Authorized Signature: \_\_\_\_\_

**CUT ALONG DOTTED LINE AND MAIL OR TAKE TO BANK**

[illegible]

**The two readers should agree  
and if so, the statement is  
correct.**

**THE**

## CHRONOLOGICAL BALANCE

**TOTAL****TOTAL**

IF CORRECT THERE SHOULD AGREE

**We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.**

1:21 PM

01/28/19

Accrual Basis

**Alex Figliolia**  
**General Ledger**  
**As of December 31, 2018**

Type	Date	Num	Adj	Name	Memo	Debit	Credit	Balance
<b>Amboy Bank DIP</b>								17,757.09
Check	12/01/2018	181		Atkinson & Debartolo PC			8,000.00	9,757.09
Check	12/01/2018	182		Chapel Hill Cleaners			162.00	9,595.09
Check	12/03/2018	dm		First Energy			334.98	9,260.13
Check	12/03/2018	dm		First Energy			2,898.00	6,362.13
Check	12/03/2018	dm		Verizon			582.94	5,779.19
Deposit	12/07/2018				Deposit	6,000.00		11,779.19
Check	12/11/2018	dm		New Jersey Natural Gas			748.80	11,030.39
Check	12/14/2018	dm		CMS Medicare Payment			503.40	10,527.19
Check	12/21/2018	dm		American Water			251.95	10,275.24
Deposit	12/21/2018				Deposit	6,000.00		16,275.24
Check	12/23/2018	184		Horizon Blue Cross Blue Shield			280.94	15,994.30
Check	12/24/2018	230		Atkinson & Debartolo PC			6,000.00	9,994.30
Deposit	12/31/2018				Deposit	2,500.00		12,494.30
<b>Total Amboy Bank DIP</b>						14,500.00	18,762.79	12,494.30
<b>Direct Express Card</b>								386.00
Check	12/01/2018				Service Charge		0.75	386.25
Deposit	12/12/2018				Deposit	2,254.20		2,639.45
Check	12/14/2018	dm		TD Bank Cash Withdrawal			2,200.00	439.45
<b>Total Direct Express Card</b>						2,254.20	2,200.75	439.45
<b>Accumulated Depreciation</b>								0.00
<b>Total Accumulated Depreciation</b>								0.00
<b>Furniture and Equipment</b>								0.00
<b>Total Furniture and Equipment</b>								0.00
<b>Accounts Payable</b>								0.00
<b>Total Accounts Payable</b>								0.00
<b>Payroll Liabilities</b>								0.00
<b>Total Payroll Liabilities</b>								0.00
<b>Opening Balance Equity</b>								-2,671.35
<b>Total Opening Balance Equity</b>								-2,671.35
<b>Owners Draw</b>								0.00
<b>Total Owners Draw</b>								0.00
<b>Owners Equity</b>								-6,703.04
<b>Total Owners Equity</b>								-6,703.04
<b>Consulting Income</b>								-221,179.25
Deposit	12/07/2018				Deposit		6,000.00	-227,179.25
Deposit	12/21/2018				Deposit		6,000.00	-233,179.25
Deposit	12/31/2018				Deposit		2,500.00	-235,679.25
<b>Total Consulting Income</b>						0.00	14,500.00	-235,679.25
<b>Social Security Income</b>								-24,994.20
Deposit	12/12/2018				Deposit		2,254.20	-27,248.40
<b>Total Social Security Income</b>						0.00	2,254.20	-27,248.40
<b>Advertising and Promotion</b>								0.00
<b>Total Advertising and Promotion</b>								0.00
<b>Automobile Expense</b>								0.00
<b>Total Automobile Expense</b>								0.00
<b>Bank Service Charges</b>								13.25
Check	12/01/2018				Service Charge	0.75		14.00
<b>Total Bank Service Charges</b>						0.75	0.00	14.00
<b>Bankruptcy Fees</b>								0.00
<b>Total Bankruptcy Fees</b>								0.00
<b>Computer and Internet Expenses</b>								0.00
<b>Total Computer and Internet Expenses</b>								0.00
<b>Continuing Education</b>								0.00
<b>Total Continuing Education</b>								0.00
<b>Depreciation Expense</b>								0.00
<b>Total Depreciation Expense</b>								0.00
<b>Dues and Subscriptions</b>								0.00
<b>Total Dues and Subscriptions</b>								0.00
<b>Insurance Expense</b>								52,018.18
General Liability Insurance								0.00
<b>Total General Liability Insurance</b>								52,018.18
<b>Insurance Expense - Other</b>								52,521.58
Check	12/14/2018	dm		CMS Medicare Payment		503.40		52,521.58
Check	12/23/2018	184		Horizon Blue Cross Blue Shield		280.94		52,802.52
<b>Total Insurance Expense - Other</b>						784.34	0.00	52,802.52
<b>Total Insurance Expense</b>						784.34	0.00	52,802.52

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Accrual Basis

**Alex Figliolia  
General Ledger  
As of December 31, 2018**

Type	Date	Num	Adj	Name	Memo	Debit	Credit	Balance
<b>Interest Expense</b>								0.00
Total Interest Expense								0.00
<b>Meals and Entertainment</b>								0.00
Total Meals and Entertainment								0.00
<b>Meals, Household Supplies and E</b>								28,257.01
Check	12/01/2018	182		Chapel Hill Cleaners		162.00		28,419.01
Check	12/14/2018	dm		TD Bank Cash Withdrawal		2,200.00		30,619.01
						2,362.00	0.00	30,619.01
Total Meals, Household Supplies and E								0.00
<b>Office Supplies</b>								0.00
Total Office Supplies								0.00
<b>Payroll Expenses</b>								0.00
Total Payroll Expenses								0.00
<b>Rent Expense</b>								0.00
Total Rent Expense								0.00
<b>Repairs and Maintenance</b>								421.17
Total Repairs and Maintenance								421.17
<b>Second Mortgage</b>								63,514.66
Total Second Mortgage								63,514.66
<b>Taxes</b>								9,446.00
Total Taxes								9,446.00
<b>Telephone Expense</b>								6,287.87
Check	12/03/2018	dm		Verizon		582.94		6,870.81
						582.94	0.00	6,870.81
Total Telephone Expense								0.00
<b>Travel Expense</b>								0.00
Total Travel Expense								0.00
<b>Utilities</b>								49,630.25
Check	12/03/2018	dm		First Energy		334.96		49,965.21
Check	12/03/2018	dm		First Energy		2,898.00		52,863.21
Check	12/11/2018	dm		New Jersey Natural Gas		748.60		53,611.81
Check	12/21/2018	dm		American Water		251.95		53,863.76
						4,233.51	0.00	53,863.76
Total Utilities								0.00
<b>Ask My Accountant</b>								0.00
Total Ask My Accountant								0.00
<b>Professional Fees</b>								24,566.36
Check	12/01/2018	181		Atkinson & Debartolo PC		8,000.00		32,566.36
Check	12/24/2018	230		Atkinson & Debartolo PC		8,000.00		38,566.36
						14,000.00	0.00	38,566.36
Total Professional Fees								3,250.00
<b>US Trustee Fee</b>								3,250.00
Total US Trustee Fee								0.00
<b>No acct</b>								0.00
Total no acct								0.00
<b>TOTAL</b>						38,717.74	38,717.74	0.00

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01/28/19

Accrual Basis

**Alex Figliolia**  
**Balance Sheet**  
**As of December 31, 2018**

	Dec 31, 18
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
Amboy Bank DIP	12,494.30
Direct Express Card	439.45
Total Checking/Savings	12,933.75
Total Current Assets	12,933.75
<b>TOTAL ASSETS</b>	<b>12,933.75</b>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Opening Balance Equity	2,671.35
Owners Equity	6,703.04
Net Income	3,559.36
Total Equity	12,933.75
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>12,933.75</b>

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01/28/19

Accrual Basis

**Alex Figliolia**  
**Profit & Loss**  
**December 2018**

	<u>Dec 18</u>
<b>Ordinary Income/Expense</b>	
Income	
Consulting Income	14,500.00
Social Security Income	2,254.20
<b>Total Income</b>	<u>16,754.20</u>
Expense	
Bank Service Charges	0.75
Insurance Expense	784.34
Meals, Household Supplies and E	2,362.00
Telephone Expense	582.94
Utilities	4,233.51
<b>Total Expense</b>	<u>7,963.54</u>
<b>Net Ordinary Income</b>	<u>8,790.66</u>
<b>Other Income/Expense</b>	
Other Expense	
Professional Fees	14,000.00
<b>Total Other Expense</b>	<u>14,000.00</u>
<b>Net Other Income</b>	<u>-14,000.00</u>
<b>Net Income</b>	<u><u>-5,209.34</u></u>